

In re:
Eric C. Colgan
Phyllis J Troxell-Colgan
Debtors

Case No. 19-13351-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 25, 2024

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Eric C. Colgan, Phyllis J Troxell-Colgan, 615 W Gardner Avenue, Glenolden, PA 19036-1717

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 26 2024 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 26 2024 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
ALYK L OFLAZIAN	on behalf of Creditor MidFirst Bank amps@manleydeas.com
KEVIN S. FRANKEL	

District/off: 0313-2

User: admin

Page 2 of 2

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on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

MICHAEL A. CIBIK

on behalf of Joint Debtor Phyllis J Troxell-Colgan help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL A. CIBIK

on behalf of Debtor Eric C. Colgan help@cibiklaw.com
noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co
m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

Scott F Waterman

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	
	:	Case No.: 19-13351
Eric C. Colgan	:	Chapter 13
Phyllis J Troxell-Colgan	:	Judge Ashely M. Chan
	:	*****
	:	
	Debtor(s)	
	:	
MidFirst Bank	:	Date and Time of Hearing
	Movant,	Place of Hearing
vs	:	March 6, 2024 at 11:00 a.m.
	:	
Eric C. Colgan	:	U.S. Bankruptcy Court
Phyllis J Troxell-Colgan	:	900 Market Street, Suite 400, Courtroom #4
Scott F. Waterman	:	Philadelphia, PA, 19107
	:	
	Respondents.	

**ORDER GRANTING MOTION FOR RELIEF FROM THE AUTOMATIC STAY ON
FIRST MORTGAGE FOR REAL PROPERTY LOCATED AT 615 W GARDNER AVE.
GLENOLDEN, PA 19036**

This matter came before the Court on the Motion for Relief from Stay (the "Motion") filed by MidFirst Bank ("Creditor") regarding the real property located at 615 W Gardner Ave, Glenolden, PA 19036.


Creditor has alleged that good cause for granting the Motion exists, and that Debtor, counsel for the Debtor, the Chapter 13 Trustee, and all other necessary parties were served with the Motion, and with notice of the hearing date on the Motion. No party filed a response or otherwise appeared in opposition to the Motion, or all responses have been withdrawn. For these reasons, it is appropriate to grant the relief requested.

IT IS, THEREFORE, ORDERED that the Motion is granted. The automatic stay imposed by § 362 of the Bankruptcy Code is terminated with respect to the Creditor, its successors, and assigns and that the fourteen (14) day stay of the order imposed by Bankruptcy Rule 4001(a)(3) is waived.

Creditor is hereby permitted to take any and all actions necessary to accelerate the balance due on the Note, to foreclose the mortgage in accordance with state law, to apply the net proceeds to the obligation, and to otherwise exercise its contractual and state law rights as to the Property.

IT IS FURTHER ORDERED that the Chapter 13 Trustee shall discontinue all payments to Creditor on its claim under the Chapter 13 Plan filed by the Debtor(s). Should Creditor seek to file any unsecured deficiency claim, Creditor shall do so no later than 90 days after this Order is entered. If the Property has not been sold, the deficiency claim is to be estimated.

Date: April 25, 2024



Judge Ashely M. Chan
United States Bankruptcy Judge

SUBMITTED BY:

/s/Alyk L. Oflazian
Alyk L. Oflazian (312912)
Adam B. Hall (323867)
Manley Deas Kochalski LLC
P.O. Box 165028
Columbus, OH 43216-5028
Telephone: 614-220-5611
Fax: 614-627-8181
Attorneys for Creditor
The case attorney for this file is Alyk L. Oflazian.
Contact email is ALOflazian@manleydeas.com

CC:

Alyk L. Oflazian, Attorney for Creditor, Manley Deas Kochalski LLC, P.O. Box 165028,
Columbus, OH 43216-5028 (notified by ecf)

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov (notified by ecf)

SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite
100, Reading, PA 19606, ECFMail@ReadingCh13.com (notified by ecf)

MICHAEL A. CIBIK, Attorney for Debtor, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102, mail@cibiklaw.com (notified by ecf)

ERIK B. JENSEN, Attorney for Debtor, Jensen Bagnato, PC, 1500 Walnut St., Suite 1510, Philadelphia, PA 19102, erik@jensenbagnatolaw.com (notified by ecf)

Eric C. Colgan and Phyllis J Troxell-Colgan, Debtor, 615 W Gardner Avenue, Glenolden, PA 19036 (notified by regular US Mail)